



Spotlight

January 2006

American Income Life & National Income Life

Volume 39 • Number 1



Offering New

Opportunities in 2006



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

Offering New Opportunities in 2006

At the beginning of 2000, I decided to get out and visit our Agency offices and I aptly named this venture the "Roger run your ass ragged tour." Well, here we are six years later and I am pleased to announce that the "Roger run your ass ragged tour (Part Two)" is now in full swing. I decided to take on this venture again because I felt it would be a good way to share with the field the excitement of the new opportunities facing us in 2006 — and what better way to share than face to face.

At American Income and National Income, we understand the importance of the markets we serve — unions, associations, credit unions, and other organizations who advocate for labor related causes. We believe these markets are important because they focus on advancing the interests of working families. Our Company's history rests on those exact founding principles. This is why we have assembled a sales force of insurance professionals who believe in the working families of the communities they serve. This is their focus — providing affordable family protection — and their goal. Knowing this, we want to, as a Company, broaden our scope and expand our penetration within those communities we serve.

The opportunities are abound for 2006 and we are excited about the programs we intend to implement in 2006.

- First, we plan on Agencies opening new offices in communities around the country, in Canada, and New Zealand.
- We plan on hiring more sales, Public Relations, and customer service professionals, thereby adding more members to OPEIU Local 277.
- We plan on intensifying our outreach to state and local labor organizations and do all that we can to support their success.
- Finally, we will expand our community-based services to household members of union families and the nonunion families of organization that are allies of organized labor.

This expansion makes good business sense, not only because it is the right thing for working families, but because it is the right thing for others seeking coverage protection.

I believe we have great opportunities and possibilities for 2006, and I believe that if we remain strong in a two part philosophy — having a strong belief system and thinking big for the future — these opportunities and possibilities will serve us well.

Going back to the two part philosophy, first I believe it is vital that you have a strong belief system. The strength of your belief controls the exact results you want from anything you set your mind to accomplish. This is the easy part. The hard part is the work which it takes to keep believing. However, the key to that is to understand that any relationship — with whomever that relationship may be (i.e. God, your spouse, the company you work for, or the customers you serve) takes work and reconfirmation. The bottom line is that if you don't consistently work on your belief system, you will end up focusing on the flaws of the relationship and that leads to the end of the relationship.

Second, early on, I heard it takes just as much effort to think little as it does to think big. This is such a simple statement, but it is one of the truisms in life. Pondering this statement brings me to some great conclusions. When you think big, you control your own destiny; when you think little, others control your destiny. When you think big, you overcome obstacles because they are small compared to your dreams, and when you think little, obstacles get in the way of everything.

In the end, remember work on your belief system and just think big. If you do that, all the possibilities, opportunities, accomplishments — everything — can all be yours!

Think big!

Dates to Remember

Friday, Feb. 24, 2006

All business and PR credits must be at the Home Office to count for February production.

A new annual business cut-off calendar has been posted at the Agency Resource Center.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$546,159.13 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2006 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to Boca Raton, Florida! The convention will be held July 27-30, 2006.*

The 2007 convention destination will be announced next month.

Founder's Club Outstanding Producers

December 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Sylvia Freeman	Williams-Williams	2	\$54,375		79.3
Tim Riley	Joe Manone	1	\$51,676		83.1
Beth Snow	Jatoft-Foti	1	\$49,472		79.6
Lily Tchen	David Cohen	2	\$52,135		83.9

▲ Percentage of Net to Gross

Congratulations are in Order!

Ryan Eckroth, an MGA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Peter Kang, a GA with the Slav Bitman Agency, achieved \$100,000 of 13-month in force premium.

Nicholas Soboleski, a GA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

Communicating with the Home Office

At the Spring 2005 SGA Meeting, Diana Crosby spoke about "Working Together — Home Office and You." She described a journey that started a few years ago and is ongoing still today. One leg of the journey involved getting a commitment from the Home Office staff to improve service by focusing on teamwork, creating *Raving Fans* and providing *Plus One Service*. What is *Plus One Service*? Doing ordinary things extraordinarily well. The "extra" equals *Plus One Service* or going beyond what is expected.

At this point you are probably wondering, "Okay, where is the hint in all of this?" The hint is to enlist your help in providing our policyholders that *Plus One Service* by leaving the toll free phone lines open for their use. When you call the Home Office, it is probable you will need to speak with more than one person or department and some of the calls can be lengthy.

The best way to communicate with the Home Office is by using e-mail or the direct dial phone numbers. A list of e-mail addresses and/or direct dial numbers are readily available to you at two easy-to-reach locations. On the Agency Resource Center, there is a Top 26 Contact List that provides e-mail addresses, extensions or direct lines for the department or contact listed. Under the Agency section, there is a "Write Us" link that provides additional contact information as well. Please use these resources to contact the Home Office as we work together to provide *Plus One Service*.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Home Office
254-761-6400

Web sites

www.aillife.com
www.nilife.com

Marketing

Creative Director of Marketing
Brenda Frizzell
bfrizzell@aillife.com

Marketing Assistant
Danielle Yannazzo
dyannazzo@aillife.com

Graphic Artist
Freddie Aguilar
evgfp@aol.com

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Promoted to 52.5 Percent Supervising Agent

Robert Appel	Bradley George	Kristen Josselyn	Nathan Staley
David Boshard	Michael Glossop	Stephanie Kelly	Terrance Stout
Marcandre Boudreau	Meng Han	Iqbal Khan	Craig Strompf
Christopher Dailey	Larry Hardeman	David Lisowski	Christina Tawadros
John Deal	James Haskell	Kelly Luttrell	Leena Vedd
Mohammad Dharamsey	George Hudspeth	Kayla Nelson	Brian Williams
George Easter	Mark Johnson	Diane Shiple	

Promoted to 55 Percent Supervising Agent

James Fletcher	Jonathan Pearson	James Tanguay	Wayne Ulrich
David Lull	Tibor Simon	Brandon Teter	Ibrahim Yacoub

Promoted to 57.5 Percent General Agent

Sameh Abdalla	Randy Clark	Eugene Williams
Diego Arangopuerta	Adam Smith	Wayne Wong

Promoted to 60 Percent General Agent

Steven King	Steven Sequeira
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Promoted to Master General Agent

Ryan Bisanz	David Farraway	Jerome Ninelist	Justin Smith
Steven Brooks	Tyler Hunt	Stuart Parnell	Robert Taylor
Romeo Daley	Eric Labossiere	Troy Plummer	Nicole Winn
Randy Downs	Rosanne Landon	Jim Read	
Wes Elder	Jason Mayer	Stephen Ryder	

Promoted to Regional General Agent

Kevin Appasamy	Kris Barron	Steven Brooks	Joann Stewart
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Promoted to State General Agent

Marcus Smith

Life in the Fast Lane of Success!

With the growing success of each SGA Agency, they also have a growing need for Agency leadership, and these individuals have stepped up to the plate. They now get to experience the MGA level of life, and they are learning the MGA opportunity is far greater than what they may have known before now. AMS has given them the chance to take advantage of a faster career track, and they would like to share some tips and hints on how other people can experience it as well.



Megan Fenceroy
The Williams-Williams Agency
Promoted November 2005

"I think AMS is amazing! This system gives you the opportunity to promote yourself, and that opportunity is always present. I've only been here six months, and I'm already an MGA. I don't think any other company has such an incredible program in place for their Agents to use for success."



Tony Fox
The Rick Altig Agency
Promoted November 2005

"This is the perfect career for someone who wants to meet new people and enjoy what he or she does. Plus, it is the only job I can think of where you work really hard for ten years and then have the opportunity to relax if you wish — just looking forward to the future."



Justin Germany
The Roland Fletcher Agency
Promoted November 2005

"Endurance and honesty will get you pretty far when you are in the field. You have to be prepared to work hard and be truthful with your clients. Also, have faith in the Company and the people who work with you. We're all here to support one another, and they will not steer you wrong."



Fallon Kunevicius
The Marc Morton Agency
Promoted November 2005

"The best advice I can give to someone just starting with the Company is to be here a year from now. Don't give up! Things may get difficult, but you have to stick to it. Just believe in what you are doing and seize every opportunity that comes your way. You can do it!"



Michael Nelson
The Tom Williams Agency
Promoted November 2005

"Focus on providing good service to the clients. Take care of their needs, be helpful when they have questions, and be available 24-hours a day. Once you do that, you will see that rewards will come naturally from all of your efforts. This way, you are not only working for the clients, but also yourself."



Brent Rieck
The Marc Morton Agency
Promoted November 2005

"Success is easy to achieve. You need to keep a good, positive attitude, be diligent and hard-working, and know your presentation. We have a really good product, and it is your job to make sure clients know just how wonderful it is. Keep those ideas in mind, and you will go straight to the top."



Erin Smith
The Rick Altig Agency
Promoted November 2005

"AMS allows you to climb to the top quickly! The whole system is all about you and how fast you want to work. You don't have to worry about competing with someone else for a promotion. If you work hard with diligence and determination, the system lets you succeed based on your own merit."



LaTonya Tucker
The Bob Olson Agency
Promoted November 2005

"You really have to be prepared to work hard. Try to see at least six people a day and learn to take advantage of referrals, because you should not just depend on the leads the Company gives you. See those leads as gravy, rather than the meat and potatoes. With referrals, you're practically making your own business."



Aaron Webb
The Bill Jennings Agency
Promoted November 2005

"Remain confident in what you do and never quit. Enthusiasm is the key. You can learn from your mistakes as long as you keep positive about everything you do. You can always keep learning, and you'll find if you do so, you will continue to get better as you go."

Congratulations Everyone!

Individual Producers



1. Zachary Hart
N. Royalton, OH



2. Omar Hashimi
Concord, CA



3. Benjamin Mancillas
Menomonee Falls, WI



4. Ruben Soberanes
Concord, CA



5. Curt Snow
Concord, CA



6. Carla Miller
Omaha, NE



7. Benjamin Foti
Concord, CA



8. Tim Riley
Menomonee Falls, WI



9. Stefanos LeBrasseur
Winnipeg, MB



10. Naveen Eapen
Auckland, NZ

Individual Producers

All Time Record to Beat
Month: \$53,774 Net ALP Peter Kang

December Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Zachary Hart	\$53,537		78.3	Mathew Hart	Jim Surace
2. Omar Hashimi	40,250		74.6	Cheryl Foti	Jatoft-Foti
3. Benjamin Mancillas	22,011		73.6		Joe Manone
4. Ruben Soberanes	20,626		75.4	Doreen Ryan-Foti	Jatoft-Foti
5. Curt Snow	19,996		76.9	Curt Snow	Jatoft-Foti
6. Carla Miller	19,687		75.6		John Akers
7. Benjamin Foti	19,111		72.6	Cheryl Foti	Jatoft-Foti
8. Tim Riley	19,012		83.1	Wayne Hendricks	Joe Manone
9. Stefanos LeBrasseur	17,339	80		Kevin Frain	Rick Altig
10. Naveen Eapen	16,620		84.4	Lawrence Hauck	Steve Friedlander
11. David Garrett	16,040		83.9	David Garrett	Geneser-Geneser
12. Allan Munro	15,330		72.3	Justin Smith	Steve Friedlander
13. Robert Ulreich	15,180		87.6	Roger Johnson	Jatoft-Foti
14. Herivelto Pereira	15,097		78.5	Curt Snow	Jatoft-Foti
15. Benham Halali	14,719	85		Christopher Stephens	Jatoft-Foti
16. Justin Smith	14,175		80.6	Justin Smith	Steve Friedlander
17. Scott Remmey	14,106		71.0		Eric Giglione
18. Bedis Kilani	13,809		72.7	Bedis Kilani	Altig-Lyse
19. Michael Dupree	13,742		70.7		Furer-Whittinghill
20. Nicole Towry	13,719	89		David Wang	Bob Olson

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Zachary Hart	\$269,450		78.3	Mathew Hart	Jim Surace
* 2. Omar Hashimi	221,070		74.6	Cheryl Foti	Jatoft-Foti
* 3. Carla Miller	215,872		75.6		John Akers
* 4. Max Quasem	191,521		82.8	Earnest Loveless	David Cohen
* 5. Timothy Cruise	190,241		75.1		Bob Olson
* 6. Sylvia Freeman	187,138		79.3		Williams-Williams
* 7. Ruben Soberanes	182,142		75.4	Doreen Ryan-Foti	Jatoft-Foti
* 8. Lily Tchen	169,482		83.9	Lily Tchen	David Cohen
* 9. Daniel Potilechio	168,373		86.7	David Wang	Bob Olson
* 10. Robert Ulreich	156,278		87.6	Roger Johnson	Jatoft-Foti
11. Lance Brown	147,734		82.9		David Zophin
12. Carlton Lear	144,375		68.1	David Wang	Bob Olson
13. Sebastian Kazek	139,612		69.0	Joseph Moore	Tom Williams
14. Mary Ann Gaelic	137,507		78.8	Lawrence Hauck	Steve Friedlander
15. Crystal Valentine	135,830		86.9	Megan Olson	Steve Hartman
16. Peter Kang	133,626		83.5	Jeremy Welch	Slav Bitman
17. Noe Gonzales	130,075		80.7	Doreen Ryan-Foti	Jatoft-Foti
18. Ronald Friedlander	127,779		86.7	Theodore Pappas	Eric Giglione
19. Maijargal Sukhbaatar	127,691		81.2		Gleb Ostrovsky
20. Beth Snow	127,118		79.6	Curt Snow	Jatoft-Foti

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

17 Years of Service

Madlyn Woodyard

16 Years of Service

Jerry Hartnett

14 Years of Service

Tom Williams

13 Years of Service

Gregory Partee

11 Years of Service

Gloria Sanchez

10 Years of Service

Ken Altizer

9 Years of Service

Rigoberto Pedroza

8 Years of Service

Rudi Camenzind
Erin McKee
Robert Smith

7 Years of Service

Albert DiMarco
Harpreet Gujral
Krissa Hensley
William Sargent

6 Years of Service

Rajeev Arora

5 Years of Service

John Akers
Marcus Bautista
DeMario Cooper
Erica Dalager
Vann Durham
David Wang

4 Years of Service

Samuel Cohen
Zachary Hart
Lee Hoffman
Nancy Myers
Ryan Stenglein
Thomas Tulowiecki

3 Years of Service

Chris Beresten
Matthew Cano
Lee Croft
Richard Davis
Cyril Desrosiers
Randy Downs
Sonny Gurney
Margaret Kimber
Elmore Mundell
Scott Rhodes
Paulo Rosa

3 Years of Service Cont.

Tasha Tucker
Rachelle Valdez

2 Year of Service

Cesar Astralaga
Derrick Bates
Russell Breaux
Chad Cannella
Alan Conquest
Renee Flannery
Aaron Huff
Samuel Lasala
Paul Mahoney
Tungalag Nyamoichir
Loan Pham
Devin Phillips
David Plichta
Bradford Powell
Norman Reitz
Glen Thompson
Nicholas Wasche

1 Year of Service

Cory Adams
Cathy Baringhaus
Daryl Barnett
Sahn Chui
Cindy Craven
Mary Ellen Dahl
Carlos Gonzalez

1 Year of Service Cont.

Jullian Goodin
Thomas Harkins
Dustin Henderscheid
Alsinder Hicks
Edward Hudecek
Brendt Kehoe
Todd Krentzel
Minh Ma
Flavio Mendes
Timothy Meyer
Allan Munro
Rajkumar Padmawar
Kara Peck
Mary Price
Jason Shambo
Al Sorisho
Robert Taylor
Sara Thrailkille

Have You Taken Advantage Of this New Opportunity?

Listed below are the qualifiers for the **BR Bonus**. With the addition of this bonus, we paid more than \$546,159.13 in bonuses this month alone. Don't miss this extraordinary opportunity of adding to your monthly income.

Qualifier	Bonus
Robert Hill	\$1,981.17
Brandon Teter	\$1,977.22
Christopher Stephens	\$1,913.57
Justin Smith	\$1,870.99
Barbara Leader	\$1,854.76
James Taylor	\$1,783.50
Laura Fisher	\$1,639.54
Mark Gorman	\$1,619.62
Alex Grakhov	\$1,570.90
Timothy Clark	\$1,529.29
Susanne Munro	\$1,490.27
Matthew Ho	\$1,420.44
Gary Fix	\$1,408.84
Sahn Chui	\$1,408.71
Thomas Vanosdol	\$1,408.43
Paulo Rosa	\$1,378.35
Noe Gonzales	\$1,372.75
Michael Nelson	\$1,343.10
Scott Sonnenberg	\$1,332.82
Derek Sandilands	\$1,324.78
Scott Keeney	\$1,316.21
Willie Hayden	\$1,310.24
Tony Motley	\$1,298.81
Aaron Webb	\$1,290.87
Patrick Mazerolle	\$1,233.93
Joshua Goodman	\$1,229.44
Kevin Leonard	\$1,219.25
Wes Elder	\$1,206.92

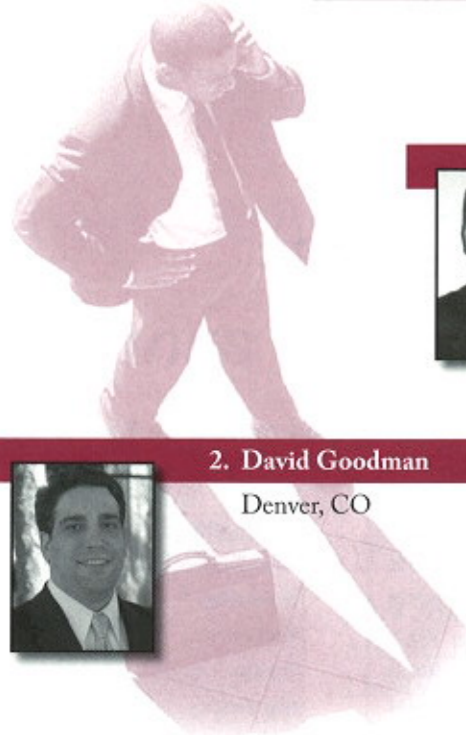
Qualifier	Bonus
Karen McQuoid	\$1,113.24
Salvatore Giacchi	\$1,088.33
Moswen Taylor	\$1,077.29
Vedran Pipinic	\$1,037.26
Ryan Bisanz	\$1,037.23
Jim Bianchi	\$1,033.81
Christopher Clark	\$1,007.35
Eric Dionne	\$1,007.10
Samuel Keys	\$1,003.56
Jillian Lamb	\$989.16
Mary Ann Gaelic	\$985.95
Bradley Bittner	\$978.41
Diane Carrion	\$964.63
Lisa Roemer	\$956.74
Cindy Craven	\$894.76
Travis Price	\$879.73
Clayton Frost	\$866.41
Robert Gadberry	\$861.19
Eugene Williams	\$841.14
Craig Nugara	\$830.57
Phillip LaCross	\$821.90
Roger Fung	\$814.39
David Ackerman	\$769.50
Terrence Thomas	\$748.36
James Cahalin	\$701.66
Matthew Wolfanger	\$672.92
Scott Primm	\$661.04
Hal Herman	\$652.35

Qualifier	Bonus
John Fisher	\$629.96
Derrick Bates	\$625.28
Bridgit Driscoll-Hunt	\$618.29
Alan Silverman	\$602.80
Cheryl Foti	\$602.64
Matthew Melhorn	\$599.79
William Childress	\$584.70
Matthew Hogan	\$584.66
Nilesh Patel	\$584.08
Wayne Wong	\$567.48
Michael Laramie	\$492.53
Marnetta Mosley-Myles	\$471.87
Troy Plummer	\$462.65
Elmore Mundell	\$418.20
Robert Hughes	\$417.48
Dave Brister	\$416.71
Joseph Coarsey	\$412.39
David Goodman	\$411.12
Maxine Moody	\$410.18
Richard Refano	\$409.82
Stephen Maloney	\$408.46
Devin Phillips	\$407.15
Tim McAdams	\$402.78
Jason Mayer	\$398.61
Agatha Safford	\$398.19
Germou Johnson	\$397.31
Michael Kolasa	\$397.17
Rita Haidinger	\$394.88

Qualifier	Bonus
William Kaleta	\$394.27
Andrew Bishop	\$393.34
Randy Teyssier	\$392.78
Vlad Basov	\$387.58
James Nelligan	\$387.15
Samuel Cohen	\$240.12
Patrick Duray	\$237.23
Michael Adeshewo	\$236.43
Amanda Nathoo	\$226.60
Kim Burton	\$207.06
Danielle Holmes	\$204.12
Marcus Smith	\$199.25
Maijargal Sukhbaatar	\$190.76
Leslie Taylor	\$183.72
Marco Chow	\$180.27
Renee Sturdivant	\$180.15
Joseph Larsen	\$174.57
John West	\$168.55
Randy Clark	\$168.36
Vance Rountree	\$164.67
Kobie Samuels	\$163.08
Stephen Panzarella	\$161.78

Total Bonuses Paid Out
\$85,799.72

Supervising Agents



1. Brandon Teter

Harrisburg, PA



2. David Goodman

Denver, CO



3. Matthew Melhorn

Plymouth Meeting, PA

All Time Record to Beat

Month: \$43,409 1st Yr.

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

December Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Brandon Teter	\$20,004	\$20,996		68.7	Matthew Hogan	Oldham-Hadayia
2. David Goodman	15,747	25,992	93		Joshua Goodman	Bill Jennings
3. Matthew Melhorn	15,276	20,489		69.7	Robert Smith	Durhon Oldham
4. Noah Alkinburgh	13,859	17,823		72.6	Matthew Hogan	Oldham-Hadayia
5. James Nelligan	10,543	19,195	87		David Ackerman	Eric Giglione

All Time Record to Beat

YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat

YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Noah Alkinburgh	\$87,384	\$185,586		72.6	Matthew Hogan	Oldham-Hadayia
2. Matthew Melhorn	86,760	156,857		69.7	Robert Smith	Durhon Oldham
3. David Faraway	84,251	178,894		78.3	Paulo Rosa	Rick Altig
4. Kenneth Mazik	77,039	126,417		78.5	David Wang	Bob Olson
5. Heather Hewitt	63,194	115,326		80.5	Randolph Souliers	Rick Altig

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Mary Ann Gaelic

Auckland, NZ



2. Steven King

Southfield, MI



3. Jillian Lamb

Warwick, RI



4. Laura Fisher

Edison, NJ



5. Danielle Holmes

Denver, CO

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

December Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Mary Ann Gaelic	\$27,751	\$58,950		75.4	Lawrence Hauck	Steve Friedlander
2. Steven King	25,050	32,961		76.0	Sonny Gurney	Paul Rumbuc
3. Jillian Lamb	22,904	30,865		75.9	Gabriel Hernandez	David Zophin
4. Laura Fisher	20,291	21,529		76.1	Barry Dillah	Eric Giglione
5. Danielle Holmes	19,369	26,853		72.9	Joshua Goodman	Bill Jennings
6. James Taylor	19,292	25,154	92		David Wang	Bob Olson
7. Sue Weiss	18,272	21,153		73.5	Matthew Hogan	Oldham-Hadayia
8. John West	18,131	20,150		73.8	Tim Schroeder	Marc Morton
9. Bradley Bittner	17,689	18,991		83.1	Alex Roland	Chris La Fond
10. Travis Moody	17,417	18,101	94		Nicholas Zangardi	Jim Surace

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Mary Ann Gaelic	\$331,050	\$517,035		75.4	Lawrence Hauck	Steve Friedlander
* 2. Danielle Holmes	250,344	351,214		72.9	Joshua Goodman	Bill Jennings
* 3. Zachary Hart	233,426	521,896		71.5	Mathew Hart	Jim Surace
* 4. Philip Prata	183,938	213,527		76.8	Theodore Pappas	Eric Giglione
* 5. Steven Engrav	183,523	256,108		78.9	Wayne Hendricks	Joe Manone
6. Cesar Astralaga	182,108	217,858		69.4	Dorian Oldham	Durhon Oldham
7. Noe Gonzales	180,775	264,442		77.9	Doreen Ryan-Foti	Jatoft-Foti
8. Laura Fisher	155,404	276,955		76.1	Barry Dillah	Eric Giglione
9. Andrew Limoli	151,425	259,891		71.5	Hal Herman	Durhon Oldham
10. Omar Hashimi	147,234	368,304		72.4	Cheryl Foti	Jatoft-Foti

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Making an Impact and Creating an Opportunity with Your Lead Letters

As SGAs, Managers, Agents, and Public Relations Representatives, you are the ones fostering one on one relationships with many local unions. You work hard trying to get in the door — vying for the right attention — to meet the right people in order to share the American Income and National Income advantage with them. Once that relationship is assured, why would you want to take the attention off AIL/NILICO? Why not bring it on? One way to get attention is with an exemplary lead letter. You've made the first step, your letter should seal the deal. Outlined below are a few focus points to make note of when preparing your Agency's mailings.

The basic premise of this outline is to give you some mailing strategies to show a dynamic piece and increase your responses.

- First, evaluate your current letter and assess what you believe to be effective (i.e. artwork, color, wording, font, print quality, etc.) and what isn't. During this evaluation, remember it is the whole package that drives the response.
- Second, remember that details are important. Therefore, create your piece at least good enough to tempt the recipient to reply.
- Always use color when appropriate if it is more attractive. It is important to know that a recipient makes up their mind about replying within the first 15 to 25 seconds of opening the piece, and color is always a good attention-grabber.
- When adjusting the body copy of your letter, direct and to the point is always better than over-wording. The less the letter says, the better the response.
- Plan your mailings to arrive at the beginning of the week as opposed to the end of the week. Pay attention to how the postal service functions in your area and you will be better equipped to plan for Monday or Tuesday delivery.
- Finally, always do a second or follow-up mailing to catch those you may have missed with your first mailing, evaluate your piece periodically for effectiveness, and remember to have your pieces approved by the Home Office before they are mailed.

If you keep these points in mind, you are sure to increase your mailings' effectiveness and response. Shown on the next page are some lead letter examples. These letters are also available in editable form on the PR Resource Center. You can access them simply by logging onto www.aillife.com/agency/PR/referenceletters/leadletters.htm.

Union Letterhead/Logo

Brothers and Sisters of [union local]:

Your [union local] is pleased to announce that all members now have an additional benefit at **NO COST TO YOU**. This supplemental insurance is being provided through American Income Life Insurance Company. [Union name] is proud to jointly sponsor this **NO COST** benefit with American Income Life Insurance Company, a 100 percent union company.

NO COST - \$1,000 Accidental Death and Dismemberment Benefit, \$500 on member's spouse, and \$250 on member's dependent children up to age 19.

In addition, you are also eligible for the **Health Services Discount Program** which includes discounts of up to 60 percent on such services as:

1. Vision
2. Hearing
3. Pharmacy
4. Chiropractic

• Also, ask about the optional discount dental

By returning the enclosed postcard to American Income Life, you are eligible to receive a **Health Services Discount Card** and **Child Safe Kits**.

If you fail to designate your beneficiary, the \$1,000 benefit will be paid to your estate.

Formally,

[insert signature]

[signee's name and title]

P.S. You and your family may qualify for additional insurance benefits offered through American Income Life and its programs are offered to help our members plan for a secure future. If you have any questions about AIL, representative who will be calling on you.

If you have any questions about AIL, please call American Income Life at [phone number].

Union Letterhead/Logo

ATTENTION

Dear Member:

Your association is pleased to announce that all members are now eligible to receive two additional benefits at **NO COST TO YOU**. Your association proudly sponsors these benefits through American Income Life Insurance Company, a company that specializes in the needs of associations nationwide, and includes the following:

CHILD SAFE KITS Help Protect Your Children AND Your Grandchildren	Health Services Discount Program which provides <i>substantial discounts</i> on: • Vision Care • Hearing Care • Prescriptions • Chiropractic
--	--

Child Safe Kits are endorsed and supported by the International Union of Police Associations. I urge you to request Child Safe Kits for all your children and grandchildren!

EVERY MEMBER NEEDS TO COMPLETE THE CARD WITHIN 10 DAYS, IN ORDER TO DELIVER YOUR HEALTH SERVICES DISCOUNT CARD AND CHILD SAFE KITS.

TO COMPLETE THE CARD ONLINE VISIT:
<http://www.aillife.com/benefits>

ONLY THOSE COMPLETING THE CARD WILL RECEIVE THESE BENEFITS.

Sincerely,

[insert signature]

[signee's name and title]

P.S. You and your family may qualify for additional insurance benefits offered through American Income Life and its programs are offered to help our members plan for a secure future. If you have any questions about AIL, representative who will be calling on you. If you please call American Income Life at [phone number].

Union Letterhead/Logo

REMINDER

Dear Member:

We are pleased to announce that dues paying members of [union local] and retirees now have additional benefits provided to them at **NO COST**.

These additional benefits include a supplemental **NO COST \$2,000.00 Accidental Death and Dismemberment Benefit** provided through American Income Life Insurance Company (AIL). In addition you will receive...

- **Health Services Discount Program**
- **Child Safe Kits**

[Union local] is proud to jointly sponsor this benefit with AIL, a 100 percent union company with a more than 50-year history of being union, buying union, and building union.

IF YOU FILL OUT AND RETURN THE REPLY CARD BELOW IN THE ENCLOSED POSTAGE PAID ENVELOPE WITHIN 10 DAYS TO AIL, YOUR CERTIFICATE WILL BE DELIVERED TO DESIGNATE YOUR BENEFICIARY.

Please remember, if you do not designate your beneficiary, the benefit will be paid to your estate, which may be taxable.

IN ORDER TO OBTAIN THE HEALTH SERVICES DISCOUNT CARD AND CHILD SAFE KITS, THE REPLY CARD MUST BE RETURNED.

TO COMPLETE YOUR CARD ONLINE VISIT: www.aillife.com/benefits/

I hope you will find good value in these no cost benefits. If you have any questions about them, please call [Agency name] at [phone number]. They will be pleased to assist you and explain the advantages of participating in this program.

In solidarity,

[insert signature]

[signee's name and title]

P.S. You and your family may qualify for additional insurance benefits offered at this time. American Income Life and its programs are offered to help our members. Please take a few minutes to listen to the AIL representative who will be calling on you.

[union officer names and titles]

Master General Agents



1. Joshua Goodman
Denver, CO



2. Matthew Hogan
Harrisburg, PA



3. David Wang
Woodridge, IL



4. Wayne Hendricks
Menomonee Falls, WI



5. Lawrence Hauck
Auckland, NZ

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

December Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$91,396	\$106,455		71.2	Bill Jennings
2. Matthew Hogan	72,587	91,083		69.3	Oldham-Hadayia
3. David Wang	61,414	93,792		74.9	Bob Olson
4. Wayne Hendricks	49,426	115,378		79.8	Joe Manone
5. Lawrence Hauck	44,344	92,092		72.5	Steve Friedlander
6. Craig Nugara	43,272	61,616		72.4	Altig-Traboulay
7. Justin Smith	42,168	75,742		77.6	Steve Friedlander
8. Scott Sonnenberg	41,786	54,388	96		Geneser-Geneser
9. Sonny Gurney	38,152	53,219		73.6	Paul Rumbuc
10. Paulo Rosa	35,109	58,946		78.7	Rick Altig

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. AJ O'Connor	\$679,805	\$903,850		72.1	Steve Greer
* 2. Joshua Goodman	670,070	943,587		71.2	Bill Jennings
* 3. Matthew Hogan	529,273	781,630		69.3	Oldham-Hadayia
* 4. David Wang	525,490	1,009,597		74.9	Bob Olson
* 5. Lawrence Hauck	521,332	950,384		72.5	Steve Friedlander
6. Doreen Ryan-Foti	504,653	1,508,734		75.3	Jatoft-Foti
7. Wayne Hendricks	485,471	947,765		79.8	Joe Manone
8. Jim Bianchi	483,035	984,168		72.5	Durhon Oldham
9. Alan Conquest	436,268	641,117		69.2	Steve Hartman
10. Sonny Gurney	424,098	516,215		73.6	Paul Rumbuc

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

Regional General Agents



2. Joshua Goodman
Denver, CO



1. Dustin Venekamp
Reno, NV



3. Jim Bianchi
Rochester, NY

December Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$108,779	\$126,315		70.6	Bill Jennings
2. Dustin Venekamp	104,260	166,331		74.9	Altig-Orlovic
3. Jim Bianchi	97,852	182,027		83.1	Durhon Oldham

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,854,983	\$3,424,883		83.1	Durhon Oldham
2. AJ O'Connor	1,414,896	1,869,139		71.7	Steve Greer
3. Joshua Goodman	1,232,401	1,591,718		70.6	Bill Jennings

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Zachary Hart	Jim Surace	\$10,172.03
Omar Hashimi	Jatof-Foti	\$6,842.51
Tim Riley	Joe Manone	\$4,137.30
Curt Snow	Jatof-Foti	\$3,999.22
Benjamin Mancillas	Joe Manone	\$3,741.99
Ruben Soberanes	Jatof-Foti	\$3,656.31
Naveen Eapen	Steve Friedlander	\$3,611.60
Carla Miller	John Akers	\$3,346.88
Benjamin Foti	Jatof-Foti	\$3,248.88
David Garrett	Geneser-Geneser	\$3,208.16

Total Retention Bonus Paid: \$353,212.63 322 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
David Wang	Bob Olson	\$5,012.12
Matthew Hogan	Oldham-Hadaya	\$4,533.92
Wayne Hendricks	Joe Manone	\$3,878.57
Lawrence Hauck	Steve Friedlander	\$3,695.41
Justin Smith	Steve Friedlander	\$3,606.22
Joshua Goodman	Bill Jennings	\$3,593.73
Gabriel Hernandez	David Zophin	\$3,294.74
Scott Sonnenberg	Geneser-Geneser	\$2,930.77
Wes Elder	Steve Friedlander	\$2,889.34
David Ackerman	Eric Giglione	\$2,408.85

Total Leadership Bonus Paid: \$70,152.56 44 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Larry Lozano	Jatof-Foti	\$4,338.68
Malka Arony	Steve Hartman	\$3,100.32
Al Wall	Josh Chalom	\$2,326.03
Charles Hill	Jatof-Foti	\$2,309.24
Vivian Dwyer	Slav Bitman	\$2,074.68
Brenda DiSomma	Eric Giglione	\$1,782.62
Mark Gagliardi	Jatof-Foti	\$1,716.71
Timothy Farr	Paul Rumbuc	\$1,561.70
Laurie Onasch	Joe Manone	\$1,289.87
Daryl Barnett	Rick Altig	\$1,287.62

Total PR Bonus Paid: \$36,994.22 41 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

American Income & National Income Proudly Present A New Labor Advisory Board Member



Linda Chavez-Thompson
Executive Vice President
AFL-CIO

Linda Chavez-Thompson, Executive Vice President of the *AFL-CIO*, has been unanimously elected to the Labor Advisory Board.

The American Federation of Labor and Congress of Industrial Organizations (AFL-CIO) is a voluntary federation of 52 national and international labor unions representing teachers and truck drivers, musicians and miners, firefighters and farm workers, bakers and bottlers, engineers and editors, pilots and public employees, doctors and nurses, painters and laborers—and many more. Since its founding in 1955, the *AFL-CIO* and its affiliate unions have been the single most effective force in America for enabling working people to build better lives and futures for their families.

Linda Chavez-Thompson was elected executive vice president of the *AFL-CIO* at the federation's 1995 convention and was re-elected to a new four-year term in 2001. She is the first person to hold the post of the *AFL-CIO* executive vice president, and she is the first person of color to be elected to one of the federation's three highest offices.

Ms. Chavez-Thompson is a native of Lubbock, Texas and is a second-generation American of Mexican descent. She brings to her work 35 years of experience in the labor movement, beginning in 1967 with her first work for the *Laborers'* local union in Lubbock. She went on to serve in a variety of posts with the *AFSCME* in San Antonio and became an international vice president in 1988, a post she held until 1996. She also served from 1986 to 1996 as a national vice president of the *LCLAA*. In 1993, Chavez-Thompson was elected and served a two-year term as one of 31 vice presidents on the executive council of the national *AFL-CIO*.

Ms. Chavez-Thompson has a tremendous commitment to the labor movement, and it shows through the many boards and organizations with which she currently serves.

We welcome Ms. Linda Chavez-Thompson to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

Congratulations!

DECEMBER CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		68.4	\$129,393	\$236,000		\$265,836	\$368,500		

DECEMBER CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		70.6	\$138,496	\$86,500	160	\$170,661	\$140,000	122	141
Steve Friedlander		74.7	129,538	104,000	125	237,856	163,500	145	135
Jim Surace		71.4	107,371	104,000	103	205,182	162,500	126	115
Oldham-Hadayia		68.1	87,497	78,000	112	120,840	126,000	96	104

DECEMBER CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Chris Hernandez	86		\$37,088	\$28,500	130	\$56,675	\$42,500	133	132

DECEMBER CATEGORY VI

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
DeMario Cooper	97		\$28,204	\$17,000	166	\$35,826	\$28,000	128	147

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		68.4	\$2,174,241	\$2,842,000		\$3,748,077	\$4,434,000	85	81

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		69.2	\$1,908,313	\$1,371,000	139	\$2,678,821	\$2,133,000	126	113

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		70.6	\$1,602,127	\$1,038,000	154	\$2,171,229	\$1,680,000	129	142
Steve Greer		71.6	1,444,201	1,092,000	132	1,905,130	1,626,000	117	125

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Hartman		74.2	\$1,033,177	\$858,000	120	\$1,701,489	\$1,368,000	124	122
Mark Hancock		70.1	805,537	750,000	107	1,205,472	1,200,000	100	104

DECEMBER CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Chris Hernandez	86		\$133,707	\$142,500	94	\$238,754	\$212,500	112	103

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Larry Lozano
Concord, CA



Charles Hill
Concord, CA

Category B:



Vivian Dwyer
Glen Allen, VA



Casandra Robinson
Kanata, ON

Category C:



Richard Case
N. Royalton, OH



Becky Cutler
Denver, CO

December Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	20,978	Rick Altig
2. Charles Hill	12,880	Jatoft-Foti
3. Malka Arony	3,586	HO CA/Hartman

All Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Larry Lozano	6,377	Jatoft-Foti
2. Charles Hill	4,499	Jatoft-Foti
3. Al Wall	4,102	Josh Chalom
4. Timothy Farr	3,883	Paul Rumbuc
5. David Blaisdell	2,845	Rick Altig

Category B	No. Cards	SGA
1. Vivian Dwyer	5,750	Altig-Hay/Bitman
2. Casandra Robinson	1,964	Altig-Traboulay
3. Irene Rurycz	1,859	Jim Surace
4. Brenda Swecker	1,476	Chris La Fond
5. Sue Akers	1,278	John Akers

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Richard Case	12	Jim Surace
2. Becky Cutler	9	Bill Jennings
3. Susan Fuldauer	9	Mark Hancock
4. Billy Sauers	8	Tom Williams
5. John Wagner	7	Steve Jakubczak

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	200,257	Rick Altig
*2. Charles Hill	69,605	Jatoft-Foti
3. Malka Arony	59,316	HO CA/Hartman

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	42,448	HO CA/Hartman
*2. Al Wall	32,985	Joshua Chalom
3. Mark Gagliardi	24,353	Jatoft-Foti
4. Charles Hill	21,977	Jatoft-Foti
5. Brenda DiSomma	21,711	Eric Giglione

Category B	No. Cards	SGA
*1. Vivian Dwyer	23,450	Altig-Hay/Bitman
*2. Catherine Briggie	15,769	Steve Hartman
3. Irene Rurycz	12,764	Jim Surace
4. Casandra Robinson	12,013	Altig-Traboulay
5. Brenda Swecker	11,922	Chris La Fond

All Time PR Group Production Record
YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Cheryl Cook	94	Oldham-Hadayia
*2. Renee Flannery	78	Jim Surace
3. Susan Fuldauer	74	Mark Hancock
4. Richard Case	74	Jim Surace
5. Jerry Hartnett	58	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- Donated \$5,000 to *Jobs for Justice*.
- Gave \$5,000 to Congressional Hispanic Caucus Institute.
- Contributed \$5,000 to the National Workrights Institute.
- Donated \$5,000 to the Debs-Jones-Douglass Institute.
- Contributed \$2,000 to the GSOC Strike Fund for the striking workers of NYU.
- Donated \$1,000 to the Montreal Metro Quebec Foundation of Labour.

The Rick Altig Agency

- Gave \$1,000 to AFSCME Council 75 for their toy drive.
- Contributed \$300 to Schofield Credit Union as a Christmas party donation.
- Donated \$100 to UBCJA Local 2851 for their food bank.
- Contributed \$150 to USW 470 as a Christmas donation.
- Gave \$150 to CEP 31X as a strike donation.
- Gave \$50 to Ironworkers 111 for WHIS tickets.
- Donated \$39.98 to Masons Trades for gift certificates for their Christmas party.
- Contributed \$100 to LIUNA 1400 for gift cards.
- Donated \$39.88 to GMP 138B for their Christmas party.
- Gave \$50 to LIUNA 396 for gift cards.
- Donated \$39.98 to BSOIW 29 for their Christmas party.
- Contributed \$59.97 to Piledrivers Local 2461 for their Christmas party.
- Gave \$149.98 to LIUNA 335 for their Christmas party.
- Contributed \$121.30 to UBCJA for the *UBCJA Toy Drive*.
- Gave \$39.98 to OPCM 555 for their Christmas party.
- Donated \$39.98 to BSOIW 29 for their Christmas party.
- Contributed \$39.98 to BSOIW Local 516 for their Christmas party.
- Donated \$141.38 to IUPAT for their toy drive.

The Rick Altig Agency (continued)

- Contributed \$143.81 to Labor Community Services for their toy drive.
- Gave \$50 to IBEW 191 for gift cards.
- Contributed \$70.69 to the Puget Sound Labor Agency for gift cards.
- Donated \$185 to Union Resource for a Twin Cities *Pocket Guide* ad.
- Donated \$74.76 to IATSE 262 for door prizes for their Christmas party.
- Contributed \$116.45 to SCFP 313 for Christmas party door prizes.
- Gave \$100 to CJA 2750 for gift cards.
- Donated \$75 to the COPE Conference for a gift certificate.

The Jatoft-Foti Agency

- Donated \$225 to the Sacramento Building & Construction Trades Council for their *Unity for the 2000's Holiday Party*.
- Contributed \$200 to the Northern California Carpenters Regional Council for the Moose Luncheon.
- Gave \$15 to the Teamsters Retiree Club for their annual Christmas luncheon.
- Donated \$80 to the Mt. Diablo Chapter CCUL.
- Donated \$233.88 to Teamsters Local 150 for Christmas party raffle prizes.
- Gave \$98.59 to Teamsters retirees for raffle prizes.
- Contributed \$54.08 to Mt. Diablo Chapter CCUL for their toy drive.
- Gave \$97.18 to Teamsters 601 for their Christmas party.
- Donated \$200 to *People Helping People* as a donation to their homeless fund.

Total \$27,631.85

OTHER DONATIONS

The Eric Giglione Agency

- Donated 20 turkeys to the Van Sicien Family Residence shelter.

Be sure to submit your contributions monthly via e-mail to dyannazzo@aillife.com.



FROM THE DESK OF:

Scott Smith

*Executive Vice President
American Income Life*

New Combo Applications

By now, just about everyone (except New York, Pennsylvania, and Quebec) should exclusively be using the new combo applications. Hopefully, your Agency has done a little training on the changes. I would like to review what changes were made and why they were made, and I would also like to explain a few brief guidelines.

What are the changes? These new applications contain additional affiliation codes at the top. There are five new affiliation codes: *Globe, Privacy Mailing, Child Safe, Senior Market, and Discount Card Renewals*. While the old affiliation codes are pretty self-explanatory, here is a brief description of all 11 to help you decide which to choose:

- **UN:** Check this box if the appointment was set off a labor union card.
- **GL:** Check this box if the appointment was set off a Globe lapse or inquiry.
- **CU:** Check this box if the appointment was set off a credit union lead card.
- **POS:** Check this box if any appointment set, regardless of the original source, ends up taking place in an existing policyholder's house.
- **ASSOC:** Check this box if the original appointment was set off an association lead card.
- **REF:** Check this box if the appointment was set off a referral from a prior appointment or contact.
- **V-PRIV:** Check this box if the appointment was set off a lead downloaded from Home Office, generated from our annual privacy notification mailing to the policyholder base. The mailing asks if the policyholder would like to have an Agent stop by and review their existing coverages and, if so, to return a reply card contained in the mailing.
- **F-CHSF:** Check this box if the appointment was set off a Child Safe lead.
- **SR:** Check this box if the appointment was set

with a lead card known to be within the senior market, and for which you employed a special strategy relating exclusively to the senior market.

- **DC:** Check this box if the appointment was set using discount card renewal information downloaded to your agency from the Home Office. These leads identify existing discount card holders whose cards are ready to be renewed after one year of use.
- **LIC PROF:** check this box if the original appointment was set off a list obtained by your Agency for which a mailing was or was not done. Examples would include licensed nurses, chauffeurs, truck drivers, Cosmetologists, etc.

Why were these changes made? The additional affiliation codes were added to allow us to better track exactly what appointment sources are being utilized. We can then compare the sales against the available leads and make some determinations as to exactly where we may need to get better. We can also identify which Agencies may not be using all the available lead sources to their fullest extent. In either case, we can work on some improved appointment-setting and additional presentation materials or training.

In the month of February, your Agency will be receiving a DVD and "Best Performers Practices" training book. This training manual was filmed in January and has the presentations, including phone scripts, of some of the top performers in the Company. I am sure you will find this guide invaluable in sharpening your presentation skills for all lead sources.

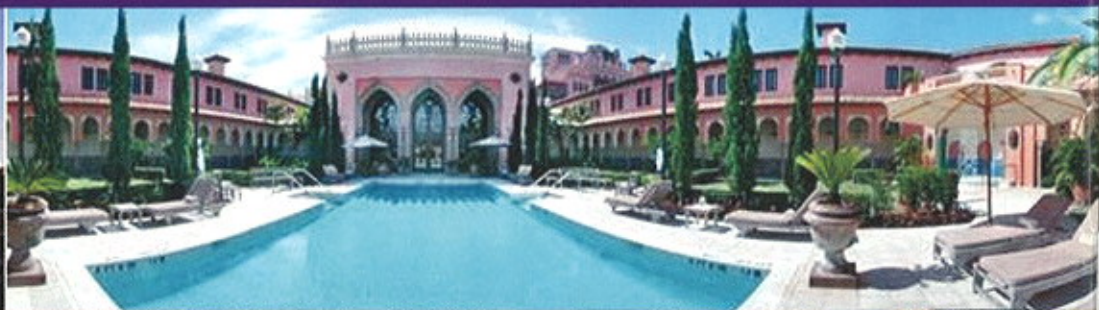
The use of this best practices book, along with proper tracking of the sources of business on the new combo applications is critical to the future of your business, not to mention your income!

I'm ready
for convention.
Are you?



**BOCA RATON
RESORT & CLUB®**

July 27-30, 2006



AMERICAN INCOME LIFE
NILICO
NATIONAL INCOME LIFE

Qualifiers

Larry Lozano	\$4,338.68
Malka Arony	\$3,100.32
Al Wall	\$2,326.03
Charles Hill	\$2,309.24
Vivian Dwyer	\$2,074.68
Brenda DiSomma	\$1,782.62
Mark Gagliardi	\$1,716.71
Timothy Farr	\$1,561.70
Laurie Onasch	\$1,289.87
Daryl Barnett	\$1,287.62
Susan Fuldauer	\$900.38
David Blaisdell	\$891.94
Richard Case	\$880.42
Robin Andrade	\$737.16
William Sauers	\$718.62
Casandra Robinson	\$685.34
Kenneth Altizer	\$639.39
Cheryl Cook	\$614.48
Becky Cutler	\$598.02
Brenda Swecker	\$597.58
Rona Spano	\$591.40
Sue Akers	\$505.23
Rachelle Valdez	\$498.12
Kelly Flora	\$487.80
Krissa Hensley	\$483.40
Carl Musholt	\$470.90
Irene Rurycz	\$458.30
William Slocum	\$453.42
Joe Galusha	\$448.92
Susan Kelleher	\$420.57
Susan Cooksey	\$392.18
Renee Flannery	\$379.36
Leo VanDenBussche	\$346.30
Leigh Yost	\$321.41
Catherine Briggie	\$288.14
Mario Soljan	\$273.15
Melanie Webb	\$252.72
Anne Bowyer	\$232.93
Donald Spohn	\$221.40
Bill Verbeten	\$220.94
France Christie	\$196.93

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total

\$36,994.22



Leadership Bonus

December Bonus Qualifiers

David Wang	\$5,012.12
Matthew Hogan	\$4,533.92
Wayne Hendricks	\$3,878.57
Lawrence Hauck	\$3,695.41
Justin Smith	\$3,606.22
Joshua Goodman	\$3,593.73
Gabriel Hernandez	\$3,294.74
Scott Sonnenberg	\$2,930.77
Wes Elder	\$2,889.34
David Ackerman	\$2,408.85
Clayton Frost	\$2,181.23
Barbara Leader	\$2,129.95
Michael Nelson	\$2,033.55
Lee Conti	\$2,010.52
Paulo Rosa	\$1,984.68
Scott Keeney	\$1,922.62
Adam Kiss	\$1,920.11
Ryan Bisanz	\$1,877.94
Alex Roland	\$1,871.03
Susanne Munro	\$1,763.89

Steven Strong	\$1,731.81
Diane Carrion	\$1,641.72
Eric Dionne	\$1,600.48
Randy Teyssier	\$1,449.24
Craig Nugara	\$1,168.87
Jillian Lamb	\$791.29
Mary Gaelic	\$722.86
Brandon Teter	\$667.10
Bradley Bittner	\$518.73
James Taylor	\$514.47
Eugene Williams	\$487.54
Vedran Pipinic	\$353.61
Karen Mcquoid	\$342.97
James Cahalin	\$299.54
Joseph Szygiel	\$295.15
Danielle Holmes	\$257.21
David Goodman	\$256.95
Germou Johnson	\$248.32
Rita Haidinger	\$246.80
William Kaleta	\$246.42

James Nelligan	\$241.97
Darren Miller	\$237.66
Noah Alkinburgh	\$206.19
Steven Engrav	\$86.47

Total **\$70,152.56**

Retention Bonus

QUALIFIER	BONUS*
Zachary Hart	\$10,172.03
Omar Hashimi	\$6,842.51
Tim Riley	\$4,137.30
Curt Snow	\$3,999.22
Benjamin Mancillas	\$3,741.99
Ruben Soberanes	\$3,656.31
Naveen Eapen	\$3,611.60
Carla Miller	\$3,346.88
Benjamin Foti	\$3,248.88
David Garrett	\$3,208.16
John Reason	\$3,076.70
Robert Ulreich	\$3,036.19
Allan Munro	\$2,937.09
Justin Smith	\$2,926.98
Herivelto Pereira	\$2,868.49
Max Quasem	\$2,693.38
Bedis Kilani	\$2,509.14
Sylvia Freeman	\$2,344.59
Lily Tchen	\$2,338.69
Cheryl McLean	\$2,331.25
Mary Ann Gaelic	\$2,268.54
John Jozwick	\$2,266.32
Daniel Potilechio	\$2,261.67
Scott Blemmey	\$2,257.02
Michael Dupree	\$2,198.73
Tracy Haden	\$2,185.38
Beth Snow	\$2,160.78
Bertrand Lelievre	\$2,119.90
Israel Pena	\$2,114.65
David Jackson	\$2,042.64
David Williams	\$1,998.59
Alex Bluhm	\$1,989.18
Benham Halali	\$1,913.57
Byron Paz	\$1,912.61
Jean Brinkmann	\$1,907.46
Timothy Cruise	\$1,902.83
London Burnett	\$1,896.80
Justin Miller	\$1,888.36
Felili Maiava	\$1,863.50
Joey Kennedy	\$1,860.45
Navarro Simmons	\$1,843.87
Bertram Feldman	\$1,805.91
Angeles Ordas	\$1,789.69
Nicole Towry	\$1,783.50
Latonya Tucker	\$1,780.92
Christopher Warren	\$1,768.17
Jinzhou Zhao	\$1,762.34
Derek Sandilands	\$1,755.97
Amber Madaris	\$1,737.27
Joseph Coarsey	\$1,734.87
Tyler Hunt	\$1,727.14
Robert Gerdes	\$1,717.54
Amir Sedaghat	\$1,714.09
Robert Seeber	\$1,677.28
Al-Karim Walji	\$1,675.60
Noe Gonzales	\$1,672.46
Thomas Parker	\$1,651.01
Sabrina Lloyd	\$1,639.54
Joshua Reynolds	\$1,619.62
Joseph Larsen	\$1,606.57
William Devine	\$1,606.15
Greg Stewart	\$1,599.41
Victor Quimson	\$1,591.55

QUALIFIER	BONUS*
David Solomonov	\$1,585.79
Maurice Davies	\$1,582.80
Simon Arias	\$1,570.90
Mark Gorman	\$1,553.72
Leo Soucy	\$1,549.36
Eleana Chou	\$1,530.51
George Noujaim	\$1,526.90
Mack Bell	\$1,508.25
Daniel Phares	\$1,501.61
Jillian Lamb	\$1,473.28
Randy Teyssier	\$1,438.85
Robin George	\$1,437.58
Mirjana Ivankovic	\$1,420.44
Shoshannah Morris	\$1,410.30
Kshiti Bhupendra	\$1,408.84
Herman Fennell	\$1,408.71
Keith Moore	\$1,372.75
Christopher Schafer	\$1,360.44
Tamara Ford	\$1,358.82
Robert Appel	\$1,341.66
Matthew Wolfanger	\$1,337.76
Steven Stensrud	\$1,324.78
Freida Yakubov	\$1,313.43
Sami Mogannam	\$1,313.11
Eric Labossiere	\$1,311.00
Ike Amazu	\$1,310.24
Liza Garcia	\$1,303.29
Steven King	\$1,299.60
Michael Naccarato	\$1,298.81
John Hoerst	\$1,290.87
Maria Esposito	\$1,287.51
Lamissi Ali	\$1,277.28
Ka Yin Law	\$1,276.68
Michael Perkins	\$1,273.55
Adam Kahn	\$1,270.27
Ryan Stenglein	\$1,266.51
Kobina Sekyi	\$1,256.16
Nicholas Soboleski	\$1,250.34
Raymond Lau	\$1,250.28
Pat Alessi	\$1,247.96
Preeti Sahgal	\$1,237.77
James Aalders	\$1,235.88
Mireille Jaillet	\$1,233.93
David Goodman	\$1,229.44
Scott Rhodes	\$1,221.28
Lance Brown	\$1,220.44
Marnet Mosley-Myles	\$1,219.25
Eugene Williams	\$1,206.92
Raphael Bouchereau	\$1,204.96
Jesse Wise	\$1,197.68
Tasha Tucker	\$1,193.24
Sebastian Kazek	\$1,184.38
Patricia Newell	\$1,178.14
Ya Chu	\$1,177.52
Roland Cheney	\$1,172.41
Bulbinder Hayer	\$1,170.11
Scott Keeney	\$1,168.74
Stefan Johansson	\$1,143.95
Marcus Bautista	\$1,135.24
Ronald Rivera	\$1,128.78
Joshua Werner	\$1,125.81
Mandy Loa	\$1,113.24
John Sill	\$1,101.73

QUALIFIER	BONUS*
Charlie Warren	\$1,101.65
Yvonne Hernandez	\$1,097.11
Agatha Safford	\$1,088.33
Ian Gingold	\$1,085.54
Thomas Craig	\$1,078.28
Roger Dissmore	\$1,077.29
R Warrior Hunt	\$1,076.14
Brian Buskirk	\$1,072.11
Timothy Baker	\$1,069.61
Jerry Robkoff	\$1,037.26
Andrew Drake	\$1,037.23
Brett Gryska	\$1,033.81
Andrew Manchon	\$1,030.47
Innocent Okeke	\$1,029.63
Joseph Szygiel	\$1,011.66
Jason Moore	\$1,008.44
John Wicks	\$1,001.89
Trina Hennig	\$1,003.83
Nicholas Smith	\$1,003.56
Samson Adelfufosi	\$1,002.66
Bryan Johnson	\$999.87
Tibor Simon	\$997.10
Adam Smith	\$990.33
Edward Hanna	\$982.43
Sara Geiger	\$956.74
Diego Arangopuerta	\$945.95
Arnold Iacoviello	\$944.97
Maijargal Sukhbaatar	\$943.85
Selena Thammasen	\$923.38
Ted Schilling	\$917.61
Karen McQuoid	\$908.87
Andrew Limoli	\$907.14
Aaron Hansen	\$894.76
Leslie Taylor	\$883.80
Lisa Brooke	\$879.73
Samuel Cohen	\$877.55
Yevgeniy Kashkin	\$875.03
Matthew Cano	\$873.10
Jessica Rounseville	\$870.07
Sheila Foy	\$866.41
Gerardo Pino	\$866.18
David Shields	\$861.19
Richard Refano	\$858.84
Brian Schreier	\$855.00
Donald McCrary	\$854.41
Tierell Johnson	\$851.41
Corey Friesen	\$849.41
Jason Young	\$847.73
Donald Orban	\$844.28
Hamed Hashimi	\$844.00
John Collins	\$840.00
Sharon Baker	\$830.57
Steven Edgell	\$821.90
Katherine Georgiou	\$821.04
Jennifer Bride	\$814.39
Michael Robert	\$808.04
Joseph Ngadi	\$805.20
Johndeane Nwafor	\$802.19
Salvatore Giacchi	\$796.05
Regina Campbell	\$748.36
James Tanguay	\$734.38
Laurie Gruber	\$719.37
Mohammad Dharamsey	\$709.06

Retention Bonus

QUALIFIER	BONUS*
David Baum	\$701.66
Melanie Bennie	\$692.85
Thomas Jahrig	\$674.88
Jason Harris	\$674.73
James Milburn	\$672.92
Cynthia Sittig	\$668.63
Thomas Stewart	\$661.04
Michael Broker	\$652.35
John Petty	\$647.58
Rodney Ward	\$646.83
George Hudspeth	\$632.99
Naomi Miller	\$629.96
Jon Hudson	\$629.65
Sunny Robinson	\$625.28
Kevin Willey	\$623.20
Jeff Debiak	\$621.44
Shannon Wilson	\$618.29
Rosaire Girard	\$614.02
Micah Cohen	\$605.52
James Nelligan	\$602.82
Jacquetta Storrs	\$602.80
Edward Cale	\$602.64
Antoinette Yellock	\$599.79
Clarice Aaron	\$597.58
Yekaterina Mayants	\$593.94
Robert Knittel	\$593.77
Laura Luthy	\$591.43
Jarred Starman	\$587.60
Gabriel Santos	\$584.70
Joseph Bennethum	\$584.66
Linda Gromeder	\$581.08
Robert Molina	\$575.37
Brandon Corkins	\$573.69
Sally Matera	\$571.94
Kelly Luttrell	\$570.65
John Deal	\$567.48
Julie Branco	\$561.01
Michael Welsh	\$560.35
Ed Olfert	\$530.18
Norman Sellen	\$494.68
Stefani Ward	\$492.53
Donna Whaiapu	\$491.27
Tony Derico	\$487.87
Wendy Storandt	\$484.23
Pauline Murchie	\$484.00
Barbara Bomer	\$483.50
Arthur Westergren	\$481.73
Sandi Babcock	\$480.57
Edward Clunk	\$478.35
Vedran Pipinic	\$477.68
Moswen Taylor	\$476.61
Melic Fadel	\$474.68
Yvon Jordan-Herbert	\$471.87
Chad Keeney	\$470.48
Rita Haidinger	\$468.52
Danny Mayorga	\$467.65
James Schneider	\$466.25
Iain MacNair	\$462.65
Joshua Riehl	\$461.30
Thomas Tulowiecki	\$459.99
Joanne Marks	\$458.18
Luigi Calandriello	\$457.01
Peter Derosario	\$456.90

QUALIFIER	BONUS*
Bradley Kincaid	\$456.34
Lisa Rosa	\$456.23
Gregory Engrav	\$455.79
Fargo Hall	\$452.76
Brian Morse	\$447.31
Erin Ziegler	\$442.86
Denise Davidson	\$440.78
Loan Pham	\$439.32
Shiwa Hollingsworth	\$438.34
Leslie Irvine	\$437.82
Michael Stergios	\$436.09
Russell Barnes	\$435.11
Maria Diringier	\$418.20
Takeesha Wade	\$417.48
David Kelloway	\$417.18
Karen Wade	\$416.71
Denise Lyckland	\$413.79
Natalie Linker	\$413.34
Raymond Lavrenz	\$412.39
Andrea Olson	\$411.55
Aimee Molinaro	\$411.12
Herbert Adams	\$410.18
Nabil Spahi	\$409.82
Brendan Lattrell	\$408.46
Tomas Delvillar	\$407.15
Brian Utter	\$404.54
Keki Colaabavala	\$403.32
Joel Rappaport	\$402.78
Sharif Grays	\$398.61
Jared Milnarich	\$398.46
Joseph Villalba	\$398.19
Diane Wharnton	\$397.31
Stacy Reeves	\$397.17
Jennifer Stangi	\$397.15
Christopher Lamb	\$394.88
Siddharth Patel	\$394.27
Phyllis Jones	\$393.34
Jonathon Sheen	\$393.08
Aaron Tavizon	\$392.78
Jon Justice	\$390.26
Peter Lee	\$389.02
Sara Putnam	\$388.62
Kayla Nelson	\$387.58
Joseph Flynn	\$387.15
Aaron Nance	\$384.64
Bree Boston	\$381.76
Stacie Dennis	\$380.14
Jenifer Powers	\$377.85
Thomas Ayotte	\$374.52
Theodore Greer	\$240.12
Sarah Armstrong	\$237.23
Tarence Scott	\$236.43
Jacquelynn Osoro	\$226.60
Raymond Zeno	\$207.06
Kristine Hansen	\$204.12
Jamaal Smith	\$201.82
Kim Burton	\$199.25
Melissa Abdullah	\$195.06
Steve Ferraez	\$190.76
Wynn Parrack	\$183.72
Elizabeth Marcketta	\$180.27
Linda Marshall-Cunningham	\$180.15
Ethan Werner	\$174.57

QUALIFIER	BONUS*
Larry Hill	\$168.55
Ashley Hilson	\$168.36
Amy Blake	\$167.35
Chip Wong	\$164.67
Paul McLaughlin	\$163.08
Omar Rodriguez	\$162.44
Dihesa Bamazi	\$161.78

Total Bonus Paid Out
\$ 353,212.63